

In re:  
Marvin Baker  
Debtor

Case No. 22-12105-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 30, 2022

User: admin  
Form ID: 309I

Page 1 of 5  
Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2022:

Recip ID	Recipient Name and Address
db	+ Marvin Baker, 6732 Tulip Street, Apt. 2F, Philadelphia, PA 19135-2433
14712744	+ BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233-2017
14712745	BBVA, Pnc Cb Investigations, Cleveland, OH 44101
14712743	+ Barclays Bank/gap, P.o. Box 8803, Wilmington, DE 19899-8803
14712768	+ Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
14712777	Priceline Rewards Visa, P.O. Box 13337, Philadelphia, PA 19101-3337
14712787	+ Synch/Verizon, Po Box 965015, Orlando, FL 32896-5015
14712786	+ Synch/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bky@margolisedelstein.com	Aug 31 2022 00:02:00	GEORGETTE MILLER, Margolis Edelstein, The Curtis Center, 170 S. Independence Mall W, Suite 400, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Aug 31 2022 00:02:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Aug 31 2022 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 31 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Aug 31 2022 00:02:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14712736	+ Email/Text: backoffice@affirm.com	Aug 31 2022 00:03:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14712737	+ Email/Text: backoffice@affirm.com	Aug 31 2022 00:03:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14712739	+ EDI: BANKAMER.COM	Aug 31 2022 04:08:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14712738	+ EDI: BANKAMER.COM	Aug 31 2022 04:08:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14712740	+ EDI: BANKAMER.COM	Aug 31 2022 04:08:00	Bank of America, 4909 Savarese Circle, Tampa,

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			FL 33634-2413
14712741	+ EDI: TSYS2	Aug 31 2022 04:08:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14712742	+ EDI: TSYS2	Aug 31 2022 04:08:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14712746	+ EDI: CAPITALONE.COM	Aug 31 2022 04:08:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14712747	+ EDI: CAPITALONE.COM	Aug 31 2022 04:08:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14712749	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 31 2022 00:09:30	CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
14712748	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 31 2022 00:09:27	CardWorks, Attn: Bankruptcy, 101 Crossways Park Dr West, Woodbury, NY 11797-2020
14712751	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14712750	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14712753	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
14712752	EDI: CITICORP.COM	Aug 31 2022 04:08:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14712755	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14712754	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14712756	+ EDI: WFNNB.COM	Aug 31 2022 04:08:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14712757	+ EDI: WFNNB.COM	Aug 31 2022 04:08:00	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
14712759	+ EDI: WFNNB.COM	Aug 31 2022 04:08:00	Comenity Bank/Restoration Hardware, Po Box 182789, Columbus, OH 43218-2789
14712758	+ EDI: WFNNB.COM	Aug 31 2022 04:08:00	Comenity Bank/Restoration Hardware, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14712760	+ EDI: WFNNB.COM	Aug 31 2022 04:08:00	Comenity Capital, Po Box 182120, Columbus, OH 43218-2120
14712761	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 31 2022 00:09:27	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14712762	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 31 2022 00:09:30	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14715959	EDI: DISCOVER.COM	Aug 31 2022 04:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14712764	+ EDI: DISCOVER.COM	Aug 31 2022 04:08:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14712763	+ EDI: DISCOVER.COM	Aug 31 2022 04:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14712765	Email/Text: collecadminbankruptcy@fnni.com	Aug 31 2022 00:02:00	First National Bank, P.O. Box 3412, Omaha, NE 68197
14712767	+ EDI: AMINFOFP.COM	Aug 31 2022 04:08:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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14712766	+ EDI: AMINFOFP.COM	Aug 31 2022 04:08:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14712769	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 31 2022 00:02:00	Goldman Sachs Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
14714189	Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2022 00:09:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14716530	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 31 2022 00:09:30	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14712771	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14712775	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 31 2022 00:02:00	NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
14712776	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 31 2022 00:02:00	NMAC, Pob 660366, Dallas, TX 75266-0366
14712773	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 31 2022 00:02:00	Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
14712772	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 31 2022 00:02:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
14712779	^ MEBN	Aug 30 2022 23:59:26	Prosper Funding LLC, 221 Main Street, San Francisco, CA 94105-1906
14712778	^ MEBN	Aug 30 2022 23:59:26	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14712781	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Syncb/Crate & Barrel, Po Box 965022, Orlando, FL 32896-5022
14712780	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Syncb/Crate & Barrel, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712785	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Syncb/Nissan, C/o Po Box 965016, Orlando, FL 32896-0001
14712784	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Syncb/Nissan, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712783	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Syncb/dump, C/o Po Box 965036, Orlando, FL 32896-0001
14712782	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Syncb/dump, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712791	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
14712790	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712792	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712793	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14712794	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712795	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/Banana Republic, Po Box 965005, Orlando, FL 32896-5005
14712798	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712799	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/Lowes, Po Box 965005, Orlando,

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14712800	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14712801	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
14712803	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
14712802	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14712796	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14712797	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Synchrony Bank/hhgregg, C/o Po Box 965036, Orlando, FL 32896-0001
14712804	+ EDI: WTRRN BANK.COM	Aug 31 2022 04:08:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14712805	+ EDI: WTRRN BANK.COM	Aug 31 2022 04:08:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
14712807	+ Email/Text: dbogucki@trumark.org	Aug 31 2022 00:03:00	Trumark Financial Credit Union, 335 Commerce Dr, Fort Washington, PA 19034-2701
14712806	+ Email/Text: dbogucki@trumark.org	Aug 31 2022 00:03:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14712808	+ EDI: VERIZONCOMB.COM	Aug 31 2022 04:08:00	Verizon, PO Box 4830, Trenton, NJ 08650-4830
14712810	+ EDI: WFHOME	Aug 31 2022 04:08:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14712809	+ EDI: WFHOME	Aug 31 2022 04:08:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 73

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14712770		Infiniti Fin Svcs
14712774		Nissan Visa
14712788		Syncb/walmart
14712789		Syncb/walmart Dc

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2022 at the address(es) listed below:

Name	Email Address
GEORGETTE MILLER	on behalf of Debtor Marvin Baker Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1:	<b>Marvin Baker</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-12105-mdc		
	Social Security number or ITIN: xxx-xx-4609		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 8/11/22		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Marvin Baker	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	6732 Tulip Street, Apt. 2F Philadelphia, PA 19135	
<b>4. Debtor's attorney</b> Name and address	GEORGETTE MILLER Margolis Edelstein The Curtis Center 170 S. Independence Mall W Suite 400 Philadelphia, PA 19106	Contact phone 856-323-1100 Email: bky@margolisedelstein.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 8/30/22

**For more information, see page 2**

Case number **22-12105-mdc**

<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>October 12, 2022 at 10:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference.All interested parties shall contact the Trustee, for connection details</p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<p><b>Filing deadline: 12/11/22</b></p>
	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline: 10/20/22</b></p> <p><b>Filing deadline: 2/7/23</b></p>
	<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan.This plan proposes payment to the trustee of \$250.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>11/10/22 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b></p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	